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LIBRICK CONTRACTOR HERE LOOKING OVER CONDITIONS

W. E. Ashford, contractor and builder is in Amarillo visiting with friends and looking into conditions with a view to locating here. Mr. Ashford thinks that all of this sec-

tion of the country has a great future, and he looks upon Amarillo as the greatest city in the entire territory.

Harry Holland is spending his vacation in Mayfield, Paducah, and Dalton Springs, Ky.

Public Swimming Pool

Interest is growing in the installation of a public swimming pool in the City Park. Many people have spoken encouragingly about the proposition, and it has developed that there is a keen interest among the people of every class, sex and age.

Following are the investments in the swimming pool fund to date:

Arthur W. Ball	\$ 25.00
L. C. Cazzell	25.00
N. S. Griggs	25.00
T. H. Collins	25.00
J. C. Storm	25.00
S. D. Miller	10.00
J. G. Blanchard	10.00
J. T. Boyce	10.00
W. F. Monning	10.00
Earl Wyatt	10.00
J. I. Sockwell	50.00
Allen Early	100.00
P. H. Landergin	100.00
S. H. Randal	25.00
Bill Brownell	10.00
A. F. DeCourcy	10.00
Rube Knight	10.00
Israel Davis	10.00
Claude Arnot	5.00
M. E. Savage	5.00
Jimmie Curtis	5.00
Dick Coon	5.00
Leslie Noble	5.00
Ed Little	5.00
Frank O'Kane	5.00
M. L. Miller	15.00
Rev. E. C. Mobley	5.00
Walter B. Allen	25.00
Clarence Williams	25.00
Frank Bardon	10.00
J. L. Shea	5.00
D. W. Brittain	5.00
W. B. Dehoney	5.00
John Griffin	25.00
"Buck" (LeRoy) Miller	5.00
H. W. Schriber	10.00
W. A. Askew	5.00
Joe Tyler	5.00
S. M. Soule	5.00
E. D. Green	5.00
Ray Smith	5.00
W. E. Cazzell	25.00

JUVENILE LIST

Edward Pittman, Jr.	\$.50
Fred Little	.25
Bank Jones, Jr.	1.00
W. B. Dehoney, Jr.	1.00
Catherine Dehoney	1.00
Frank J. Dehoney	1.00
Holt Schriber	1.00
Hollis Schriber, Jr.	1.00
Ellis Clyde Whaley	1.00
Emily Maude Whaley	1.00
W. A. Warner, Claude, Tex.	1.00
Stewart Swain	1.00

If there are others who believe the installation of a public swimming pool in the City Park will be beneficial to the young of the city especially, including both boys and girls, please write the News about it.

FARM LOAN ACT NOW EXPLAINED

NEW SYSTEM ALLOWS FARMER TO BORROW ON HIS LAND.

WASHINGTON, Aug. 17.—After many years of investigation and debate to develop the best method of providing financial aid for the farmer at normal interest rates and on long time, Congress has passed a Farm Loan Act. President Wilson has named members of the Board which will administer its provisions, and the work of organizing the vast new system is about to begin.

Secretary McAdoo is an officer member of the Farm Loan Board, which will be at the head of the system, providing that it cannot be in operation for at least six months and probably longer cannot be made before next spring.

In operation the system to some extent will do for the farmer what the Federal Reserve system does for the business man. The farmer will be given opportunities to secure money on his most valuable commodity, his land, just as the merchant and manufacturer has been enabled through the Federal Reserve system to have his paper, based on commercial transactions, and a ready market.

The new scheme has many points of resemblance to the Federal Reserve system, but in many essential features it is entirely different. In no way will the banks created under it do commercial banking and while it is possible that in years to come they may have funds to loan that will amount to several hundred million dollars, it is not believed probable that the system ever will have the resources of the Reserve system.

The act provided for a division of continental United States into twelve land bank districts, with a Federal land bank in each. The work of designating these districts and selecting the centers at which the land banks are to be located will be the most important duty of the Farm Loan Board and is expected to result in many contests as proposed the arrangement of the lines of the twelve Federal Reserve districts and the location of Federal Reserve banks.

Each Federal Land bank must have a minimum subscribed capital of \$250,000 before it can start business. It within thirty days after banks are opened for subscriptions to the stock of any of these banks individuals or corporations have not subscribed that amount the Secretary of the Treasury is directed to subscribe for the United States in the needed sum.

Stock in the banks may pay dividends when earned, but the United States as a stockholder cannot participate with other.

The bank will not extend in special cases, loan direct to farmers, but through the agency of National Farm Loan Associations, which may be organized in any number in a land bank district in any ten owners of prospective owners of farm land who desire to secure loans on farm property. Applications for charter for these associations must go up to the Farm Loan Board and may be refused by it. No association will be chartered unless it is shown that existing members desire loans totaling at least \$25,000.

In applying for membership in an association, a farmer must take five per cent of the face value of the desired loan in stock of the association. Applications for loans are to be passed upon by a loan committee of the farm loan association. Loans will be made only on most mortgages or farm property and the value of the land will be the main consideration. The land will be subject to inspection by an appraiser of the Farm Loan Board. Loans will be made only for purchase of land, for its improvement or for purchase of live stock, equipment, fertilizers, or to provide buildings on a farm or to liquidate indebtedness, existing when the first association is formed in the county where land is located. No loan will be made of more than \$10,000 nor less than \$100. Interest will not be charged greater than six per cent. The loan itself will be repaid through an amortization plan providing for redemption by annual or semi-annual payment on the principal. No mortgage shall run for more than thirty years nor less than five, in the law for satisfaction of over and there are the necessary provisions for interest or amortization payment.

The money to be loaned will come through the Federal Land Banks, passed in the hands of the National Farm Loan Associations and to the farmer. The capital stock of the land will not give them much loaning power so Congress increased that power greatly by authorizing the banks to issue Farm Loan Bonds and sell them in the open market. The act provides that when a Federal Land Bank has loaned \$50,000 to farmers it may issue a corresponding amount of Farm Loan Bonds, and that the total that may be issued by any one bank on a minimum capital of \$250,000, is to be twenty times that capital. This would give each bank \$15,000,000 bank \$15,000,000 and the whole system \$180,000,000 to loan on first mortgages.

Farm Loan bonds are to be made

attractive by payment of not more than five per cent interest and a provision that they shall be exempt from federal, state or municipal taxation. They are made legal investments for trust funds. They are not to be obligations of the United States, but will have behind them the first mortgages on farm lands. These mortgages also are exempt from taxation.

In case local conditions do not favor organization of farm loan associations land banks may be authorized by the Farm Loan Board to make loan stock farmers through agents it approves, such as banks, trust or mortgage companies, and the law permits establishment of joint stock land banks to lend directly to farmers on first mortgages of farm lands. These banks will be under supervision of the Farm Loan Board, but will not be assisted by Federal associations. The stock banks, however, which are to be capitalized at Land Bank funds as with loan associations, are to be exempted from tax on taxation and based on first mortgage securities, to the extent of fifteen times their capital stock. These banks are subject to the same provision of the law as loan associations, in respect to interest rates, amortization, etc.

In the beginning the Federal Land Bank will be governed by directors appointed by the Farm Loan Board, but after subscriptions from loan associations to any Federal Land Bank capital stock, reach \$100,000, an advisory system will become active, with three directors chosen by the Board and six by the loan associations. The Board will approve compensation paid directors and officers of these banks. The loan associations will be directed by unpaid officers except a secretary and treasurer, or secretary-treasurer.

Banks and loan associations will be subject to the customary examination by persons appointed by the Board, and the provisions of the law as loan associations, in respect to interest rates, amortization, etc.

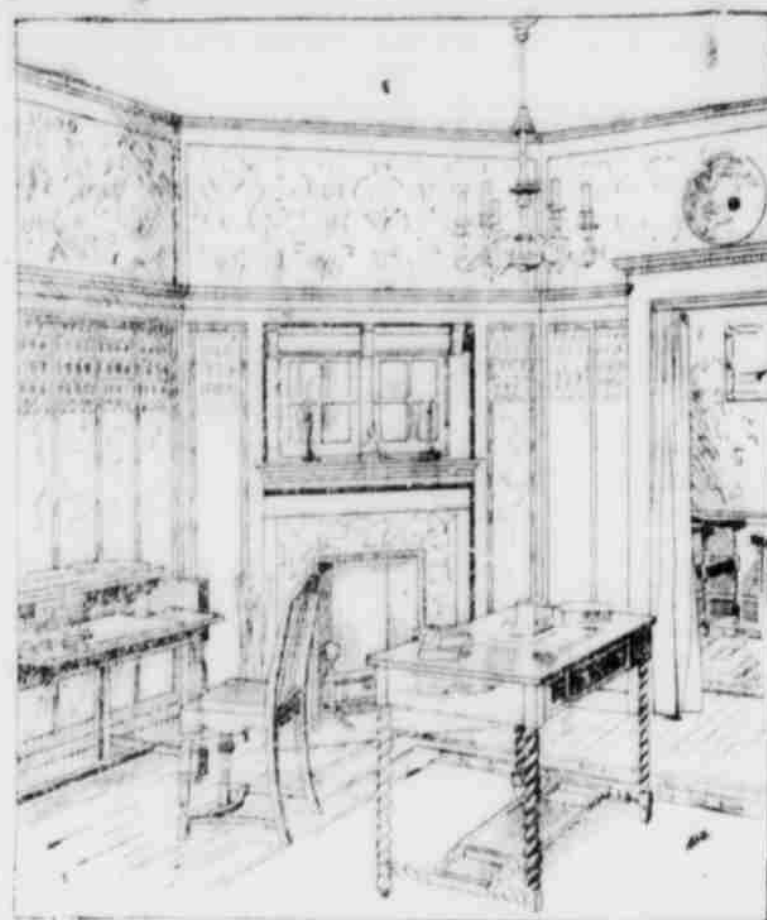
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GRAY COUNTY PARTY WILL JOIN AMARILLO

It is learned that at a very largely attended mass meeting held in McLean Saturday, to elect delegates to represent this city at the Ozark highway meeting at Exeter, Okla., August 22, Messrs. C. F. Rice, D. D. Coffey and W. T. Wilson were elected. They will leave McLean Tuesday morning joining the Amarillo delegation when they leave at McLean. The delegates are pledged to support the Amarillo move for a direct highway from St. Louis via Oklahoma City to Amarillo, connecting at Amarillo with the Texas-New Mexico mountain highway, and thence via the same to Santa Fe via Las Vegas, there connecting with the Santa Fe trail, direct for California.

At the meeting held today, urgent calls were read from the commercial organizations of Oklahoma City, Hobart, Amarillo, St. Louis, Little Rock and El Paso.

The vast importance of the new highway is fully realized at McLean, and the business men here stand pledged to put forth every effort to secure it.



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